



02-26-04

PATENT
030587

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
Savasoglu et al.

Serial No. 10/703,978

Filed: November 7, 2003

:
:
: SYSTEMS AND METHODS
: FOR ACCRETING
: REMARKETABLE
: CONVERTIBLE SECURITIES
:

INFORMATION DISCLOSURE STATEMENT

Pittsburgh, Pennsylvania 15222
February 25, 2004

Commissioner for Patents
P.O. Box: 1450
Alexandria, VA 22313-1450

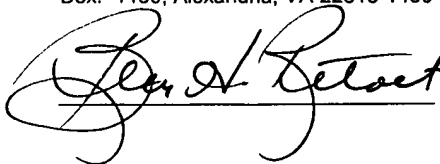
Dear Commissioner:

Applicants, in accordance with the duty of disclosure pursuant to 37 C.F.R.

§ 1.56, hereby advise the United States Patent and Trademark Office of the reference

"Express Mail" mailing label number EU 990159849US
Date of Deposit February 25, 2004

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box: 1450, Alexandria, VA 22313-1450



listed on the accompanying form PTO-1449 *Information Disclosure Statement by Applicant*. A copy of the reference cited therein is enclosed.

Applicants note that although the cited reference may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement by Applicant* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

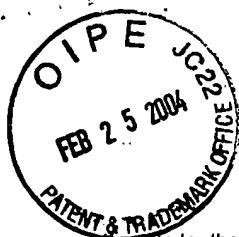
Respectfully submitted,



Robert V. Racunas, Jr.
Registration No. 43,027

Attorney for Applicants
Customer No. 26285

KIRKPATRICK & LOCKHART LLP
Henry W. Oliver Building
535 Smithfield Street
Pittsburgh, Pennsylvania 15222-2312
Telephone: (412) 355-6279
Facsimile: (412) 355-6501
E-mail: rracunas@kl.com



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet 1 of 1				Complete if Known	
				Application Number	10/703,978
				Filing Date	November 7, 2003
				First Named Inventor	Savasoglu
				Art Unit	
				Examiner Name	
				Attorney Docket Number	030587

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		TREASURY AND INTERNAL REVENUE SERVICE, July 23, 2003, Rev. Rul. 2003-97	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.